

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:	Michael J Witz et al.	Examiner:	Olabode Akintola
Serial No.:	09/599,051	Group Art Unit:	3691
Filed:	June 21, 2000	Docket No.:	2043,197US1
Customer No.:	49845	Confirmation No.:	7802
Title:	COMMUNITY BASED FINANCIAL PRODUCT		

AMENDMENT & RESPONSE UNDER 37 C.F.R. § 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Office Action dated January 19, 2011, please consider the following amendments and appended remarks.